

COMMUNITY PARTNERS BANCORP

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 3395668	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$644	\$637	-1.1%		
Loans	\$514	\$514	-0.1%		
Construction & development	\$79	\$56	-28.8%		
Closed-end 1-4 family residential	\$81	\$93	15.2%		
Home equity	\$34	\$30	-10.5%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	-34.9%		
Commercial & Industrial	\$70	\$67	-3.9%		
Commercial real estate	\$238	\$250	5.2%		
Unused commitments	\$113	\$105	-7.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$22	\$22	1.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$26	\$24	-6.9%		
Cash & balances due	\$11	\$27	155.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$568	\$557	-1.9%		
Deposits	\$539	\$526	-2.5%		
Total other borrowings	\$25	\$28	15.4%		
FHLB advances	\$8	\$14	80.0%		
Equity					
Equity capital at quarter end	\$77	\$80	4.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$9	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.2%	9.7%	--		
Tier 1 risk based capital ratio	10.5%	11.2%	--		
Total risk based capital ratio	11.7%	12.3%	--		
Return on equity ¹	3.5%	5.5%	--		
Return on assets ¹	0.4%	0.7%	--		
Net interest margin ¹	4.1%	4.4%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	43.7%	110.6%	--		
Loss provision to net charge-offs (qtr)	46.0%	47.4%	--		
Net charge-offs to average loans and leases ¹	1.7%	1.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	13.7%	0.9%	2.1%	2.0%	--
Closed-end 1-4 family residential	2.4%	4.6%	0.3%	0.1%	--
Home equity	2.3%	0.3%	0.4%	1.2%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.4%	0.0%	--
Commercial & Industrial	0.9%	0.2%	0.3%	0.0%	--
Commercial real estate	0.0%	0.2%	0.0%	0.0%	--
Total loans	2.8%	1.1%	0.4%	0.3%	--